

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)	
Sarah Virginia Flowers Melton)	NOTICE TO CREDITORS
)	AND
)	PROPOSED PLAN
SS# xxx-xx-0258)	
SS# _____)	Case No. 15-50650
	Debtor(s))	

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on June 25, 2015.

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.

OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.

A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$770.00, for distribution to creditors after payment of costs of administration.

2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

	<u>Creditor</u>	<u>Collateral and Valuation</u>
(A)	<u>-NONE-</u>	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:
-NONE-

(B) The following secured creditors shall receive their regular monthly payment:
Collateral and Value Monthly Payment

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment As Modified</u>
HH Gregg/SYNCB	Stove, refrigerator, freezer Market Value= \$1,000.00	\$1000.00 @ 5.25% prorata
United Consumer Financial Svcs	Vacuum Market Value= \$100.00	\$100.00 @ 5.25% prorata
Lendmark Financial Services LLC - Judgment	Residence: 1001 West 25th St, Winston Salem NC Market Value= \$40,000.00	\$3300.00 @ 8% prorata
TD Auto Finance	2014 Chevrolet Equinox LS [10,700+ miles] Market Value= \$19,665.00	AP = \$195.00 \$28,300.00 @ 5.25% prorata

(C)	The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:	<u>Monthly Payment As Modified</u>
HH Gregg/SYNCB	Stove, refrigerator, freezer Market Value= \$1,000.00	\$1000.00 @ 5.25% prorata
United Consumer Financial Svcs	Vacuum Market Value= \$100.00	\$100.00 @ 5.25% prorata
Lendmark Financial Services LLC - Judgment	Residence: 1001 West 25th St, Winston Salem NC Market Value= \$40,000.00	\$3300.00 @ 8% prorata
TD Auto Finance	2014 Chevrolet Equinox LS [10,700+ miles] Market Value= \$19,665.00	AP = \$195.00 \$28,300.00 @ 5.25% prorata

(D) The following co-signed claims shall be paid in full by monthly payments:
-NONE-

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:
Collateral Monthly Arrearage Payment

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
-NONE-		

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 15 % or a dividend sufficient to ensure that general unsecured creditors receive as much as would be received through liquidation of assets in a Chapter 7 case estimated to be \$2925.00.

4. Property to be surrendered: The following property will be returned to the secured creditor:

<u>Creditor</u>	<u>Collateral</u>
-NONE-	

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

<u>Contract/Lease Party</u>	<u>Description of Contract or Lease</u>	<u>Assume or Reject?</u>
-NONE-		

6. Other proposed provisions are as follows:

- a. **Debtor(s) shall make direct Plan payments.**
- b. **Debtor's son shall continue direct payments to Capital One/Kawasaki on the loan secured by the 2010 Kawasaki motorcycle.**

Date: 06/25/2015

/s/ Wendell "Wes" Schollander, III
Wendell "Wes" Schollander, III NC28062
 Attorney for the Debtor
 Address: **2000 W. First Street, Suite 308**
Winston-Salem, NC 27104
 Telephone: **336-727-0900**
 State Bar No. **NC28062**

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**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No.

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Kathryn L. Bringle
Chapter 13 Trustee
Winston-Salem Division
Post Office Box 2115
Winston-Salem, NC 27102-2115**

**Bank of America - Credit Card
Attn: Bankruptcy
PO Box 982235
El Paso, TX 79998**

**Belk/Synchrony Bank
Bankruptcy Notice
PO Box 965060
Orlando, FL 32896-5060**

**Capital One Retail/Kawasaki
PO Box 30257
Salt Lake City, UT 84130-0257**

**Forsyth County Clerk of Court
File #15-cvm-3568
P.O. Box 20099
Winston Salem, NC 27120**

**Forsyth County Tax Collector
P.O. Box 82
Winston Salem, NC 27102**

**GAP Visa/Synchrony Bank
PO Box 965060
Orlando, FL 32896-5060**

**HH Gregg/SYNCB
PO Box 965061
Orlando, FL 32896-5061**

**Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346**

**JCPenney/Synchrony Bank
Bankruptcy Notice
PO Box 965008
Orlando, FL 32896-5008**

**LabCorp
P.O. Box 2240
Burlington, NC 27216**

Lendmark Financial Services LLC
400 E Hanes Mill Rd
Winston Salem, NC 27105

Monitronics
PO Box 814530
Dallas, TX 75381-4530

NC Dept. of Revenue
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27640

Novant Health
Dept. of Forsyth Medical Ctr
PO Box 30143
Charlotte, NC 28230-0143

Old Navy/Synchrony Bank
Attn: Bankrupcy Dept.
PO Box 965060
Orlando, FL 32896-5060

Pathologists Diagnostic Laboratory
PO Box 4137
Florence, SC 29502-4137

TD Auto Finance
PO Box 9223
Farmington, MI 48333-9223

United Consumer Financial Svcs
865 Bassett Road
Westlake, OH 44145-1142

Wal-Mart/Synchrony Bank
Bankrupcy Notice
PO Box 965060
Orlando, FL 32896

Date: 06/25/2015

/s/ Wendell "Wes" Schollander, III
Wendell "Wes" Schollander, III NC28062